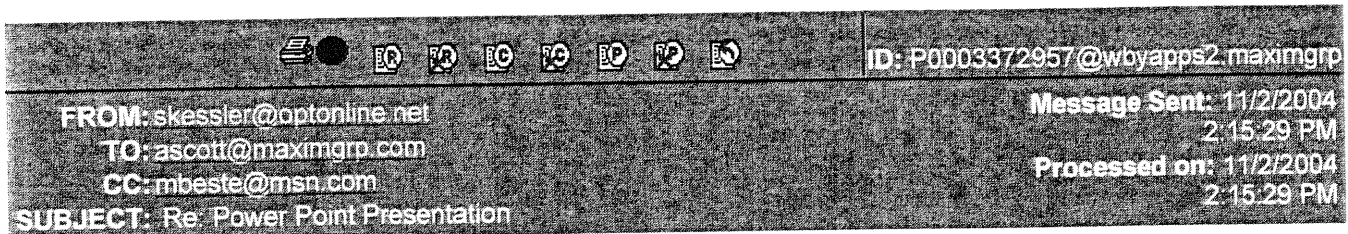


# EXHIBIT 5



Andrew:

Fraud, etc. was a problem formerly connected with viaticals and to my knowledge has thankfully not been a factor been the case of Senior Life Settlements. Most of the problems occurred during the 1990's and have been eliminated.

I think that to bring up past problems, etc. can be a distraction to the positive tone of presentation that we are trying to put forward. If someone asks a question referring to the past problems in the viatical business, we will answer it in a forthright manner. However I think that to highlight a past problem will cast a negative tone on the entire presentation, even if the potential investor is a sophisticated fund manager.

Please let me know your further thoughts.

I hope that you are feeling better.

Steve

----- Original Message -----

**From:** Andrew Scott

**To:** Steven Kessler

**Sent:** Tuesday, November 02, 2004 9:14 AM

**Subject:** RE: Power Point Presentation

steven, we need to brush up the PP a little, talk about past fraud or constraints in the industry and why it will be better this time...

-----Original Message-----

**From:** Steven Kessler [mailto:skessler@optonline.net]

**Sent:** Tuesday, November 02, 2004 8:25 AM

**To:** Andrew Scott

**Subject:** Re: Power Point Presentation

**Importance:** High

Andrew:

Thanks. I hope that you feel better. Let me know your schedule for meetings next Monday and Tuesday. I want to schedule several of my own, if possible.

Best,

Steve

----- Original Message -----

**From:** Andrew Scott

**To:** Steven Kessler

**Sent:** Tuesday, November 02, 2004 7:53 AM

**Subject:** RE: Power Point Presentation

im going to get ahold of him today and set up a phone call, most likely it will be tomorrow, but hopefully today, SLC got 5 feet of snow the last two days and things are slow in the mountains where everyone

lives.

AS

-----Original Message-----

**From:** Steven Kessler [mailto:skessler@optonline.net]

**Sent:** Monday, November 01, 2004 9:01 PM

**To:** Andrew Scott

**Subject:** Re: Power Point Presentation

**Importance:** High

Andrew:

I hope that you are feeling better. When do you plan to introduce me to Hyrum Mead?

Regards,

Steve Kessler

----- Original Message -----

**From:** Andrew Scott

**To:** Steven Kessler

**Sent:** Monday, November 01, 2004 6:00 PM

**Subject:** RE: Power Point Presentation

will go through tonight

-----Original Message-----

**From:** Steven Kessler [mailto:skessler@optonline.net]

**Sent:** Monday, November 01, 2004 5:59 PM

**To:** Mike Beste

**Cc:** Andrew Scott

**Subject:** Power Point Presentation

**Importance:** High

Mike:

Additional changes.

Please call me at your convenience.

Steve

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